

Information to identify the case:

Debtor 1	Theresa J. Hendricks	Social Security number or ITIN	xxx-xx-4931
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21711-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theresa J. Hendricks
aka Theresa J. Mickle

6/14/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Theresa J. Hendricks
Debtor

Case No. 17-21711-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 14, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db	+ Theresa J. Hendricks, 1102 Blackadore Ave, Pittsburgh, PA 15221-1316
14409945	+ Allegheny Co. Central Tax Collection Dis, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14409959	+ Matthew D. Urban, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14409962	+ Peoples, PO Box 535323, Pittsburgh, PA 15253-5323
14522164	+ Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
14522165	+ Pittsburgh Water & Sewer Authority, Penn Liberty Plaza I, 1200 Penn Ave, Pittsburgh, PA 15222-4216
14409964	+ Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
14409965	+ Robert W. Williams, Esq., 220 Lake Drive East, Ste 301, Cherry Hill, NJ 08002-1165

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jun 15 2022 00:11:00	City and School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Jun 15 2022 00:11:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14522145	+ Email/Text: acbafcu@onecommail.com	Jun 15 2022 00:12:00	ACBA FCU, 307 4th Ave, Pittsburgh, PA 15222-2108
14409944	+ Email/Text: acbafcu@onecommail.com	Jun 15 2022 00:12:00	ACBA Federal Credit Union, The Bank Tower Suite 801, 307 Fourth Ave, Pittsburgh, PA 15222-2113
14409946	+ Email/Text: kristin.villneave@allianceoneinc.com	Jun 15 2022 00:11:00	AllianceOne Receivables Management, 4850 Street Road, Ste 300, Trevose, PA 19053-6643
14409947	+ Email/Text: documents@apellesnow.com	Jun 15 2022 00:12:00	Apelles, 3700 Corporate Drive, Ste 240,

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			Columbus, OH 43231-5001
14409953	Email/Text: kburkley@bernsteinlaw.com	Jun 15 2022 00:12:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
14409948	+ EDI: TSYS2	Jun 15 2022 04:08:00	Barclays Bank Delaware, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14651791	+ Email/Text: ebnjts@grblaw.com	Jun 15 2022 00:11:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14409949	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 15 2022 00:12:00	Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212
14409950	+ EDI: CONVERGENT.COM	Jun 15 2022 04:08:00	Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
14409951	+ EDI: CCUSA.COM	Jun 15 2022 04:08:00	Credit Collections U.S.A., 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
14409958	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Macy's, PO Box 8218, Mason, OH 45040
14697344	EDI: Q3G.COM	Jun 15 2022 04:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14409952	+ EDI: DCI.COM	Jun 15 2022 04:08:00	Diversified Consultants Inc., PO Box 551268, Jacksonville, FL 32255-1268
14409954	+ Email/Text: bknotice@ercbpo.com	Jun 15 2022 00:12:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
14409955	+ EDI: AMINFOFP.COM	Jun 15 2022 04:08:00	First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
14409956	+ Email/Text: crdept@na.firstsource.com	Jun 15 2022 00:12:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14409957	+ EDI: IRS.COM	Jun 15 2022 04:08:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14690909	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:12:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14409960	Email/Text: nsm_bk_notices@mrcooper.com	Jun 15 2022 00:12:00	Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
14409961	+ EDI: PINNACLE.COM	Jun 15 2022 04:08:00	Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
14409963	EDI: PRA.COM	Jun 15 2022 04:08:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14410822	+ EDI: RECOVERYCORP.COM	Jun 15 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14419992	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14419992	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14659012	+ Email/Text: ebnpeoples@grblaw.com	Jun 15 2022 00:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14651792	+ Email/Text: ebnpwsa@grblaw.com	Jun 15 2022 00:11:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14672898	+ EDI: JEFFERSONCAP.COM	Jun 15 2022 04:08:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn

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14409966	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 15 2022 00:12:00	56302-7999 Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14699294	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 15 2022 00:12:00	The Bank of New York Mellon, NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS, TX 75261-9096
14409967	+ Email/Text: BKRMailOps@weltman.com	Jun 15 2022 00:12:00	The Huntington National Bank, c/o Weltman, Weinberg & Reis Co. LPA, 323 W. Lakeside Ave, Ste 200, Cleveland, OH 44113-1009
14519267	+ Email/Text: bankruptcy@huntington.com	Jun 15 2022 00:12:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14659215	+ EDI: AIS.COM	Jun 15 2022 04:08:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		The Bank of New York Mellon as Indenture Trustee f
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14522146	*+	Allegheny Co. Central Tax Collection Dis, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14522147	*+	AllianceOne Receivables Management, 4850 Street Road, Ste 300, Trevoise, PA 19053-6643
14522148	*+	Apelles, 3700 Corporate Drive, Ste 240, Columbus, OH 43231-5001
14522154	*P++	BERNSTEIN LAW FIRM, 707 GRANT ST, STE 2200 GULF TOWER, PITTSBURGH PA 15219-1900, address filed with court:, Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
14522149	*+	Barclays Bank Delaware, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14522150	*+	Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212
14522151	*+	Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
14522152	*+	Credit Collections U.S.A., 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
14522159	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, PO Box 8218, Mason, OH 45040
14522153	*+	Diversified Consultants Inc., PO Box 551268, Jacksonville, FL 32255-1268
14522155	*+	ERC, PO Box 57610, Jacksonville, FL 32241-7610
14522156	*+	First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
14522157	*+	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14522158	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14522160	*+	Matthew D. Urban, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14522161	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
14522162	*+	Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
14522166	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14698283	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14522163	*+	Peoples, PO Box 535323, Pittsburgh, PA 15253-5323
14522167	*+	Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
14522168	*+	Robert W. Williams, Esq., 220 Lake Drive East, Ste 301, Cherry Hill, NJ 08002-1165
14522169	*+	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14522170	*+	The Huntington National Bank, c/o Weltman, Weinberg & Reis Co. LPA, 323 W. Lakeside Ave, Ste 200, Cleveland, OH 44113-1009

TOTAL: 4 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon as Indenture Trustee for Nationstar Home Equity Loan Trust 2009-A bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Matthew Christian Waldt	on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Michael C. Eisen	on behalf of Debtor Theresa J. Hendricks attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9